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PATENT
020530

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al. Art Unit : 3621
Serial No.: 09/645,217 Examiner : M. Cheung
Filed : August 24, 2000
Title : METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR
COMPLIANCE ENGINE

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222
June 17, 2004

Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Applicant, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advises the United States Patent and Trademark Office of the reference listed on the accompanying form PTO-1449 *Information Disclosure Statement by Applicant*. A copy of the reference cited therein is enclosed.

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Applicant hereby authorizes the United States Patent and Trademark Office to charge any necessary fees to deposit account No. 11-1110.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Robert V. Racunas, Jr.", is written over a horizontal line.

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known		
				Application Number	09/645,217	
				Filing Date	August 24, 2000	
				First Named Inventor	Broadbent	
				Art Unit	3621	
				Examiner Name	M. Cheung	
Sheet	1	of	1	Attorney Docket Number		020530

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		5,995,947	11-30-1999	Fraser et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
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